

BLUE RIDGE BANCSHARES, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1891317	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$481	\$465	-3.3%		
Loans	\$338	\$306	-9.5%		
Construction & development	\$45	\$32	-29.0%		
Closed-end 1-4 family residential	\$36	\$35	-2.9%		
Home equity	\$22	\$21	-5.8%		
Credit card	\$0	\$0			
Other consumer	\$65	\$50	-22.6%		
Commercial & Industrial	\$36	\$39	6.5%		
Commercial real estate	\$114	\$111	-2.8%		
Unused commitments	\$60	\$57	-5.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$4	-44.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$29	\$43	47.9%		
Cash & balances due	\$55	\$71	29.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$441	\$425	-3.8%		
Deposits	\$417	\$420	0.6%		
Total other borrowings	\$21	\$3	-87.0%		
FHLB advances	\$15	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$40	\$41	2.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.8%	8.1%	--		
Tier 1 risk based capital ratio	9.7%	11.4%	--		
Total risk based capital ratio	10.9%	12.6%	--		
Return on equity ¹	-29.1%	3.3%	--		
Return on assets ¹	-2.5%	0.3%	--		
Net interest margin ¹	3.8%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	66.9%	64.0%	--		
Loss provision to net charge-offs (qtr)	59.2%	165.7%	--		
Net charge-offs to average loans and leases ¹	4.5%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.5%	13.8%	0.8%	0.0%	--
Closed-end 1-4 family residential	0.7%	2.0%	0.8%	0.4%	--
Home equity	0.0%	1.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.2%	0.3%	--
Commercial & Industrial	8.2%	7.5%	5.1%	0.0%	--
Commercial real estate	2.3%	3.5%	0.9%	0.0%	--
Total loans	3.3%	4.0%	1.1%	0.1%	--